

**UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF TENNESSEE  
MEMPHIS DIVISON**

|                   |   |                        |
|-------------------|---|------------------------|
| IN RE:            | ) | CHAPTER 13             |
|                   | ) |                        |
| Riyad Hijazi      | ) | CASE NO. 21-20911 -jdl |
| Ruba Ahmad Nazzal | ) |                        |
| Debtor(s).        | ) |                        |
|                   | ) |                        |

**NOTICE OF FORBEARANCE AGREEMENT**

COMES NOW U.S. Bank National Association not in its individual capacity but solely as Legal Title Trustee For RMTT Trust, Series 2021 BKM-TT-V (“Creditor”), secured creditor of the above-entitled Debtor(s), hereby provides notice that Creditor and Debtor(s) have entered into a forbearance agreement due to the impact of COVID-19. The forbearance agreement relates to the loan ending in #7272 hereinafter “Loan”, Claim 16-1 which is secured by the real property located at 3780 Altruria Road, Bartlett, TN 38135. Under the forbearance agreement, payments due under the loan are suspended beginning with the payment due on August 1, 2021, through and including the payment due January 1, 2022. This Notice does not constitute an amendment and/or modification of the Loan.

This Notice does not constitute an amendment or modification to the Debtor(s) plan of reorganization, and does not relieve the Debtor(s) of the responsibility to amend or modify the plan of reorganization to reflect the deferral agreement, if required.

Date: December 22, 2021

**MCMICHAEL TAYLOR GRAY, LLC**

/s/ Mark A. Baker

Mark A. Baker, TNBPR 026055

Attorneys for Creditor

MCMICHAEL TAYLOR GRAY, LLC

3550 Engineering Drive, Suite 260

Peachtree Corners, GA 30092

Telephone: (404) 474-7149

Facsimile: (404) 745-8121

E-mail: [mbaker@mtglaw.com](mailto:mbaker@mtglaw.com)

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that a true and correct copy of the foregoing was provided via Regular U.S. Mail and/or CM/ECF to the parties listed on the attached service list, this December 22, 2021.

**SERVICE LIST**

**VIA U.S. MAIL**

Riyad A. Hijazi  
3780 Altruria Rd  
Bartlett, TN 38135  
Debtor

Ruba Ahmad Nazzal  
3780 Altruria Rd  
Bartlett, TN 38135  
Debtor

**VIA CM//ECF**

Arthur Byrd  
Law Office of Arthur A. Byrd, Jr.  
116 Mulberry  
Collierville, TN 38017  
Debtors' Attorney

Sylvia F. Brown, Esq.  
Chapter 13 Trustee  
200 Jefferson Avenue, Suite #1113  
Memphis, TN 38103  
Trustee

**MCMICHAEL TAYLOR GRAY, LLC**

/s/ Mark A. Baker

Mark A. Baker, TNBPR 026055  
Attorneys for Creditor  
MCMICHAEL TAYLOR GRAY, LLC  
3550 Engineering Drive, Suite 260  
Atlanta, GA 30092  
Telephone: (404) 474-7149  
Facsimile: (404) 745-8121  
E-mail: [mbaker@mtglaw.com](mailto:mbaker@mtglaw.com)